

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

Case No.: 22-16571-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Aneudy Valerio  
135 E. Rosedale Avenue  
Northfield, NJ 08225

Faith M Eckert  
aka Faith Marie Eckert  
135 E. Rosedale Avenue  
Northfield, NJ 08225

Social Security No.: **xxx-xx-1897** **xxx-xx-1478**

Employer's Tax I.D. No.:

## NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case as to the:

Debtor and Joint Debtor was entered on February 16, 2024.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: February 16, 2024  
JAN: har

Jeanne Naughton  
Clerk

In re:  
Aneudy Valerio  
Faith M Eckert  
Debtors

Case No. 22-16571-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Feb 16, 2024

User: admin  
Form ID: 148

Page 1 of 5  
Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Aneudy Valerio, Faith M Eckert, 135 E. Rosedale Avenue, Northfield, NJ 08225-2441
519685928	Goldman Sachs And Co, Goldman Sachs Bank Usa, Philadelphia, PA 19176
519685930	+ HUD, 100 East Penn Square, Philadelphia, PA 19107-3324
519702111	+ Law Offices of Frederic Weinberg &, Assoc, 1200 Laurel Oak Rd., Ste 104, Voorhees, NJ 08043-4317
519685936	+ Meridian Bank, 9 Old Lincoln Hwy, Malvern, PA 19355-2551
519702114	+ Roger Anthony & Melodie Crosby, 225 W. Leeds Avenue Unit 2, Pleasantville, NJ 08232-1265
519685941	+ SBA Loan, 2 North 20th Street, Ste 320, Birmingham, AL 35203-4002
519702109	+ US Dept. HUD, 100 East Penn Square, Philadelphia, PA 19107-3380

**TOTAL: 8**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 16 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 16 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Feb 16 2024 20:52:00	Select Portfolio Servicing, Inc., Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
cr	+ EDI: PRA.COM	Feb 17 2024 01:41:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519685915	+ Email/Text: backoffice@affirm.com	Feb 16 2024 20:53:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
519766640	+ EDI: MAXMSAIDV	Feb 17 2024 01:41:00	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
519685916	+ Email/Text: bankruptcycourtnotices@amerihome.com	Feb 16 2024 20:52:00	AmeriHome Mortgage, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
519717868	Email/PDF: bncnotices@becket-lee.com	Feb 16 2024 21:01:49	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519685917	+ Email/PDF: bncnotices@becket-lee.com	Feb 16 2024 21:12:16	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519685918	+ Email/Text: bk@avant.com	Feb 16 2024 20:53:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
519685919	+ EDI: BANKAMER	Feb 17 2024 01:40:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413

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519702702	EDI: BANKAMER	Feb 17 2024 01:40:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519685920	+ EDI: TSYS2	Feb 17 2024 01:41:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519730519	Email/Text: BKelectronicnotices@cenlar.com	Feb 16 2024 20:52:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
519685922	+ EDI: CAPITALONE.COM	Feb 17 2024 01:41:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519694490	+ EDI: AIS.COM	Feb 17 2024 01:41:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519685924	+ EDI: CITICORP	Feb 17 2024 01:41:00	Citibank/Best Buy, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519685925	+ EDI: CITICORP	Feb 17 2024 01:41:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519685926	+ EDI: WFNNB.COM	Feb 17 2024 01:41:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519690357	EDI: DISCOVER	Feb 17 2024 01:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519685927	+ EDI: DISCOVER	Feb 17 2024 01:41:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519685929	+ EDI: AGFINANCE.COM	Feb 17 2024 01:40:00	Household Finance Co/OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519685923	EDI: JPMORGANCHASE	Feb 17 2024 01:41:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519702822	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 16 2024 20:52:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519685931	+ Email/Text: PBNCNotifications@perituservices.com	Feb 16 2024 20:52:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519689455	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2024 21:00:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519685932	+ EDI: LENDNGCLUB	Feb 17 2024 01:41:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
519685933	+ EDI: LENDNGCLUB	Feb 17 2024 01:41:00	LendingClub, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
519741539	+ EDI: LENDNGCLUB	Feb 17 2024 01:41:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
519685934	^ MEBN	Feb 16 2024 20:50:35	LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144-3612
519702112	+ Email/Text: BKNotice@ldvlaw.com	Feb 16 2024 20:52:00	Lyons Doughty & Veldhuis, 136 Gaither Dr., Ste 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269
519685935	+ Email/Text: GSBankElectronicBankruptcyNotice@g.com	Feb 16 2024 20:52:00	Marcus by Goldman Sachs, Po Box 45400, Salt Lake City, UT 84145-0400
519685937	+ Email/Text: nsm_bk_notices@mcooper.com	Feb 16 2024 20:52:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
519743882	Email/Text: nsm_bk_notices@mcooper.com	Feb 16 2024 20:52:00	Nationstar Mortgage LLC, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741
519685938	+ EDI: NAVIENTFKASMSERV.COM		

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519685939	+ EDI: NFCU.COM	Feb 17 2024 01:41:00	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
519690233	+ EDI: NFCU.COM	Feb 17 2024 01:41:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
519685940	+ Email/Text: netcreditbnc@enova.com	Feb 16 2024 20:53:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
519685921	Email/Text: Bankruptcy.Notices@pnc.com	Feb 16 2024 20:52:00	NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
519736845	Email/Text: Bankruptcy.Notices@pnc.com	Feb 16 2024 20:52:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
519715487	EDI: PRA.COM	Feb 17 2024 01:41:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
519739936	EDI: PRA.COM	Feb 17 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o BEST BUY, POB 41067, Norfolk, VA 23541
519739587	EDI: PRA.COM	Feb 17 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o Frontier Airlines, POB 41067, Norfolk VA 23541
519739292	EDI: PRA.COM	Feb 17 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519706850	EDI: Q3G.COM	Feb 17 2024 01:41:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519702113	Email/Text: EBN@seliplaw.com	Feb 16 2024 20:52:00	Selip & Stylianou LLP, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653
519685943	Email/Text: bankruptcy@springoakscapital.com	Feb 16 2024 20:52:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
519685951	Email/Text: bankruptcy@sunbit.com	Feb 16 2024 20:52:00	Tab/sunbit, Attn: Bankruptcy, 10880 Wilshire Blv Suite 870, Los Angeles, CA 90024
519896215	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 16 2024 20:53:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
519896214	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 16 2024 20:53:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
519685942	+ Email/PDF: SoFiBKNotifications@resurgent.com	Feb 16 2024 21:12:00	Sofi Lending Corp, 375 Healdsburg Avenue, Suite 280, Healdsburg, CA 95448-4151
519747617	Email/Text: bankruptcy@springoakscapital.com	Feb 16 2024 20:52:00	Spring Oaks Capital SPV, LLC., P. O. Box 1216, Chesapeake, VA 23327-1216
519685944	+ EDI: SYNC	Feb 17 2024 01:40:00	Syncb/Paypalsmartconn, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519686344	+ EDI: AIS.COM	Feb 17 2024 01:41:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519685945	+ EDI: SYNC	Feb 17 2024 01:40:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519702110	+ EDI: SYNC	Feb 17 2024 01:40:00	Synchrony Bank/Gap, 170 Election Road, Ste 125, Draper, UT 84020-6425
519685946	+ EDI: SYNC	Feb 17 2024 01:40:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519685947	+ EDI: SYNC	Feb 17 2024 01:40:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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519685948	+ EDI: SYNC	Feb 17 2024 01:40:00	Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
519685949	+ EDI: SYNC	Feb 17 2024 01:40:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
519685950	+ EDI: SYNC	Feb 17 2024 01:40:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519685952	+ EDI: WTRRNBNK.COM	Feb 17 2024 01:41:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519685953	+ Email/Text: bankruptcy@bbandt.com	Feb 16 2024 20:53:00	Truist Bank, Attn: Bankruptcy, Mail Code VA-RVW-6290 POB 85092, Richmond, VA 23286-0001
519685954	Email/Text: bknotice@upgrade.com	Feb 16 2024 20:52:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
519686904	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Feb 16 2024 21:00:30	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
519685955	+ EDI: LCIUPSTART	Feb 17 2024 01:41:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
519732251	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Feb 16 2024 20:52:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
519685956	+ Email/Text: vci.bkcy@vwcredit.com	Feb 16 2024 20:53:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillsboro, OR 97123-0003
519702115	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Feb 16 2024 20:52:00	Volkswagen Credit, P.O. Box 5215, Carol Stream, IL 60197-5215
519685957	+ EDI: WFFC2	Feb 17 2024 01:41:00	Wells Fargo/Furniture Marketing Group, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 70

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519705091	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519707701	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519692351	*+	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000
519741867	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Brad J. Sadek	on behalf of Joint Debtor Faith M Eckert bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Brad J. Sadek	on behalf of Debtor Aneudy Valerio bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Denise E. Carlon	on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Kimberly A. Wilson	on behalf of Creditor Select Portfolio Servicing Inc. kimwilson@raslg.com
Phillip Andrew Raymond	on behalf of Creditor Nationstar Mortgage LLC NJ_ECF_Notices@McCalla.com mccallaecf@ecf.courtdrive.com
Sindi Mncina	on behalf of Creditor Select Portfolio Servicing Inc. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9